

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:	Case No. 15-42901
MICHELLE M SAFFORD	
Debtor(s)	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/21/2015.
- 2) The plan was confirmed on 03/08/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 03/13/2018.
- 6) Number of months from filing to last payment: 27.
- 7) Number of months case was pending: 28.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$12,280.20
Less amount refunded to debtor	\$0.00

NET RECEIPTS:

\$12,280.20

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,301.74
Court Costs	\$0.00
Trustee Expenses & Compensation	\$546.60
Other	\$81.00

TOTAL EXPENSES OF ADMINISTRATION:

\$2,929.34

Attorney fees paid and disclosed by debtor:	\$0.00
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Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BLUE ISLAND CLINIC COMPANY LLC	Unsecured	308.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	620.00	620.23	620.23	0.00	0.00
CAPITAL SOLUTION INVESTMENTS	Unsecured	NA	16.00	1,628.81	0.00	0.00
CITY OF CALUMET CITY	Unsecured	NA	475.00	475.00	0.00	0.00
CITY OF CHICAGO DEPT OF REVENU	Unsecured	244.00	366.00	366.00	0.00	0.00
COMMONWEALTH EDISON	Unsecured	NA	735.57	735.57	0.00	0.00
CREDIT ACCEPTANCE CORP	Unsecured	3,669.00	NA	NA	0.00	0.00
CREDIT ACCEPTANCE CORP	Unsecured	NA	3,669.84	3,669.84	0.00	0.00
DEVRY INC	Unsecured	1,000.00	1,077.51	1,077.51	0.00	0.00
DEVRY INC	Unsecured	3,700.00	3,663.50	3,663.50	0.00	0.00
ECMC	Unsecured	2,293.00	12,172.41	12,172.41	0.00	0.00
Fed Loan Serv	Unsecured	2,250.00	NA	NA	0.00	0.00
Fed Loan Serv	Unsecured	2,044.00	NA	NA	0.00	0.00
Fed Loan Serv	Unsecured	1,978.00	NA	NA	0.00	0.00
Fed Loan Serv	Unsecured	1,140.00	NA	NA	0.00	0.00
Fed Loan Serv	Unsecured	1,115.00	NA	NA	0.00	0.00
Fed Loan Serv	Unsecured	936.00	NA	NA	0.00	0.00
Fed Loan Serv	Unsecured	3,559.00	NA	NA	0.00	0.00
Fed Loan Serv	Unsecured	2,565.00	NA	NA	0.00	0.00
FIFTH THIRD BANK	Unsecured	372.00	372.46	372.46	0.00	0.00
FINGERHUT	Unsecured	713.00	NA	NA	0.00	0.00
ILLINOIS LENDING CORP	Unsecured	NA	40.37	40.37	0.00	0.00
INGALLS MEMORIAL HOSPITAL	Unsecured	668.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	170.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Secured	11,025.00	16,051.98	16,051.98	8,510.15	840.71
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	5,310.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	1,029.00	1,029.24	1,029.24	0.00	0.00
METROSOUTH MEDICAL CENTER	Unsecured	961.00	1,856.75	1,856.75	0.00	0.00
MIDWEST EMERGENCY ASSOC	Unsecured	63.00	NA	NA	0.00	0.00
MONTGOMERY WARD	Unsecured	38.95	272.33	272.33	0.00	0.00
PRONGER SMITH	Unsecured	85.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PRONGER SMITH MEDICAL ASSOCS	Unsecured	85.00	84.92	84.92	0.00	0.00
SEVENTH AVENUE	Unsecured	NA	493.52	493.52	0.00	0.00
SULLIVAN URGENT AID	Unsecured	496.00	NA	NA	0.00	0.00
THE SWISS COLONY	Unsecured	NA	86.17	86.17	0.00	0.00
UNIVERSITY ACCOUNTING SERVICE	Unsecured	176.00	NA	NA	0.00	0.00
US DEPT OF ED FEDLOAN	Unsecured	5,964.00	24,573.52	24,573.52	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$16,051.98	\$8,510.15	\$840.71
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$16,051.98	\$8,510.15	\$840.71
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$53,218.15	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$2,929.34</u>
Disbursements to Creditors	<u>\$9,350.86</u>

TOTAL DISBURSEMENTS :	<u>\$12,280.20</u>
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12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/16/2018

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.